

1 21. (New) A computer-automated method for financial planning by managing stored data
2 values representing spending resources of an organization, the method comprising the
3 computer-implemented steps of:
4 receiving first data input that specifies a spending capacity for at least a portion of the
5 organization;
6 in response to receiving the first data input, creating and storing spending capacity data
7 in a public area, wherein the spending capacity data defines the spending
8 capacity based on the first data input;
9 receiving second data input that specifies one or more planned expense allocations for
10 the portion of the organization;
11 in response to receiving the second data input, creating and storing planned expense
12 data in a private area, wherein the planned expense data defines the one or more
13 planned expense allocations based on the second data input;
14 determining whether the planned expense data satisfies a criterion that is based on the
15 spending capacity data; and
16 storing the planned expense data in the public area only when the planned expense data
17 satisfies the criterion.

1 22. (New) A method as recited in Claim 21, wherein:
2 the organization is a business;
3 the portion of the organization is a department selected by user input from among a
4 plurality of departments of the business;
5 the department is associated with at least one spend account;
6 the spending capacity is a limit on spending by the department; and
7 the criterion is satisfied only when a sum associated with the planned expense data does
8 not exceed the spending capacity.

1 23. (New) A method as recited in Claim 21, wherein:
2 the portion of the organization is a department selected by user input from among a
3 plurality of departments of a business; and
4 the department is associated with one or more financial plans that are created and stored
5 in the private area based on user input from a business manager of the
6 department.

1 24. (New) A method as recited in Claim 21, further comprising the computer-implemented
2 steps of:
3 developing an object that is related to financial activity of the portion of the
4 organization;
5 monitoring the object to identify financial activity in the portion of the organization;
6 and
7 wherein the step of creating the planned expense data in the private area is carried out
8 based on financial activity that is identified from monitoring the object.

1 25. (New) A method as recited in Claim 21, further comprising the computer-implemented
2 steps of:
3 receiving a request to modify the spending capacity for the portion of the organization;
4 determining whether the request is allowable; and
5 only when the request is allowable, updating the first data that is stored in the public
6 area to reflect the request to modify the resource capacity for the portion of the
7 organization.

1 26. (New) A method as recited in Claim 25, wherein the request to modify the resource
2 capacity is user data input representing a request to increase the spending capacity.

- 1 27. (New) A method as recited in Claim 25, wherein the step of determining whether the
2 request is allowable comprises the computer-implemented steps of:
3 sending an electronic message to another portion of the organization, wherein the
4 message describes the request to modify the spending capacity; and
5 receiving an electronic response from the other portion of the organization, wherein the
6 response indicates whether the request to modify the spending capacity is
7 allowable.
- 1 28. (New) A method as recited in Claim 27, wherein the response specifies that the request
2 to modify the spending capacity is allowable based on a different value of the resource
3 capacity than an original value of the spending capacity specified in the request.
- 1 29. (New) A method as recited in Claim 21, further comprising the computer-implemented
2 steps of:
3 receiving user data input representing a modification to one or more planned expenses
4 for the portion of the organization; and
5 updating only the planned expense data that is stored in the private area.
- 1 30. (New) A method as recited in Claim 21, wherein:
2 the step of creating and storing the planned expense data in the private area includes the
3 step of creating and storing one or more private plan objects in the private area
4 as part of a department object that is associated with the portion of the
5 organization; and
6 the step of storing the planned expense data in the public area includes the step of
7 creating one or more public plan objects as part of the department object.

1 31. (New) A computer-automated method for financial planning based on managing
2 spending resources in an organization that includes a plurality of sub-organizations , the
3 method comprising the computer-implemented steps of:
4 creating and storing a stored data hierarchy that represents the organization and the sub-
5 organizations and comprises a plurality of hierarchical levels,
6 receiving first data that specifies a first resource capacity for a first hierarchical level
7 from the plurality of hierarchical levels;
8 receiving second data that defines one or more second resource capacities for one or
9 more sub-organizations in a second hierarchical level from the plurality of
10 hierarchical levels;
11 storing the second data for a particular sub-organization of the one or more
12 sub-organizations in a private area that is accessible by users associated with the
13 particular sub-organization;
14 when the second data does not exceed the first resource capacity, storing the second
15 data in a public area that is accessible by users associated with the first
16 hierarchical level and the second hierarchical level;
17 receiving third data that specifies one or more planned resource allocations for each of
18 the one or more sub-organizations in the second hierarchical level; and
19 for each particular sub-organization of the one or more sub-organizations in the second
20 hierarchical level:
21 storing the third data in an additional private area that is only accessible by users
22 associated with the particular sub-organization; and
23 when the third data does not exceed the second resource capacity for the
24 particular sub-organization, storing the third data in the public area that is
25 accessible by users associated with the first hierarchical level and the
26 second hierarchical level.

1 32. (New) A method as recited in Claim 31, further comprising the computer-implemented
2 step of:
3 for each particular sub-organization of the one or more sub-organizations in the second
4 hierarchical level, when the third data exceeds the second resource capacity for
5 the particular sub-organization:
6 receiving a request to modify the second resource capacity for the particular sub-
7 organization;
8 determining whether the request is allowable; and
9 when the request is allowable, updating the second resource capacity for the
10 particular sub-organization.

1 33. (New) A method as recited in Claim 31, wherein the one or more planned resource
2 allocations includes one or more third resource capacities for one or more
3 sub-organizations in a third hierarchical level from the plurality of hierarchical levels.

1 34. (New) A method as recited in Claim 31, wherein the first hierarchical level is
2 associated with at least one spend account.

1 35. (New) A method for controlling spending in a business that includes a plurality of
2 departments, the method comprising the computer-implemented steps of:
3 receiving first data input that specifies a spending capacity for a department from the
4 plurality of departments;
5 in response to receiving the first data input, creating and storing first data in a public
6 area, wherein the first data defines the spending capacity for the department;
7 receiving second data input that specifies one or more planned expenses for the
8 department;
9 in response to receiving the second data input, creating and storing second data in a
10 private area, wherein the second data defines the one or more planned expenses
11 based on the second data input;

determining, based on the first data and the second data, whether the one or more
planned expenses are within the spending capacity for the department;
when the one or more planned expenses are not within the spending capacity for the
department,
receiving a request to increase the spending capacity for the department;
determining whether the request is allowable;
when the request is allowable, updating the spending capacity for the
department; and
when the one or more planned expenses are within the spending capacity for the
department, storing the second data in the public area.

36. (New) A method for financial planning for a business, comprising:
receiving input from a plurality of front line participants of the business, wherein the
input specifies revenue forecasts for the business;
in response to receiving the input, combining the input from the plurality of front line
participants into an overall bookings forecast and an overall revenue forecast for
the business;
storing the overall bookings forecast and overall revenue forecast;
based on the overall revenue forecast and a profit and loss model, calculating an overall
resource capacity for the business;
based on the overall resource capacity, receiving a plurality of resource capacities for a
plurality of departments of the business;
storing data that defines the plurality of resource capacities in a private area;
when a sum of the plurality of resource capacities does not exceed the overall resource
capacity, storing the plurality of resource capacities in a public area; and
adjusting the plurality of resource capacities in response to one or more requests from
the plurality of departments.

1 37. (New) A method as recited in Claim 36, further comprising the computer-implemented
2 steps of:
3 receiving modified input from the plurality of front line participants;
4 in response to receiving the modified input, calculating a revised overall spending
5 capacity based on the modified input;
6 based on revised overall spending capacity, receiving a plurality of modified resource
7 capacities for the plurality of departments;
8 storing modified data that defines the plurality of modified resource capacities in a
9 private area;
10 when a revised sum of the plurality of modified resource capacities does not exceed the
11 revised overall resource capacity, storing the plurality of modified resource
12 capacities in the public area; and
13 adjusting the plurality of modified resource capacities in response to one or more
14 additional requests from the plurality of departments.

1 38. (New) A computer-readable medium carrying one or more sequences of instructions for
2 financial planning by managing stored data values representing spending resources of
3 an organization, wherein execution of the one or more sequences of instructions by one
4 or more processors causes the one or more processors to perform the steps of:
5 receiving first data input that specifies a spending capacity for at least a portion of the
6 organization;
7 in response to receiving the first data input, creating and storing spending capacity data
8 in a public area, wherein the spending capacity data defines the spending
9 capacity based on the first data input;
10 receiving second data input that specifies one or more planned expense allocations for
11 the portion of the organization;
12 in response to receiving the second data input, creating and storing planned expense
13 data in a private area, wherein the planned expense data defines the one or more
14 planned expense allocations based on the second data input;

determining whether the planned expense data satisfies a criterion that is based on the
spending capacity data; and
storing the planned expense data in the public area only when the planned expense data
satisfies the criterion.

39. (New) A computer-automated apparatus for financial planning that manages stored data
values representing spending resources of an organization, comprising:
means for receiving first data input that specifies a spending capacity for at least a
portion of the organization;
means for creating and storing, in response to receiving the first data input, spending
capacity data in a public area, wherein the spending capacity data defines the
spending capacity based on the first data input;
means for receiving second data input that specifies one or more planned expense
allocations for the portion of the organization;
means for creating and storing, in response to receiving the second data input, planned
expense data in a private area, wherein the planned expense data defines the one
or more planned expense allocations based on the second data input;
means for determining whether the planned expense data satisfies a criterion that is
based on the spending capacity data; and
means for storing the planned expense data in the public area only when the planned
expense data satisfies the criterion.

40. (New) A computer-automated apparatus for financial planning that manages stored data
values representing spending resources of an organization, comprising:
a network interface that is coupled to a data network for receiving one or more packet
flows therefrom;
a processor communicatively coupled to the network interface;
one or more stored sequences of instructions which, when executed by the processor,
cause the processor to carry out the steps of:

8 receiving first data input that specifies a spending capacity for at least a portion
9 of the organization;
10 in response to receiving the first data input, creating and storing spending
11 capacity data in a public area, wherein the spending capacity data defines
12 the spending capacity based on the first data input;
13 receiving second data input that specifies one or more planned expense
14 allocations for the portion of the organization;
15 in response to receiving the second data input, creating and storing planned
16 expense data in a private area, wherein the planned expense data defines
17 the one or more planned expense allocations based on the second data
18 input;
19 determining whether the planned expense data satisfies a criterion that is based
20 on the spending capacity data; and
21 storing the planned expense data in the public area only when the planned
22 expense data satisfies the criterion.